

Fill in this information to identify the case:

Debtor 1	Cassandra L. Morris
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Southern District of Ohio	
Case number 1:21-bk-10379	

7

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the Igloo Series IV Trust

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account:

1 5 4 9

Date of payment change:

Must be at least 21 days after date of this notice

11/01/2021

New total payment:

\$ 1,695.98

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 624.86

New escrow payment: \$ 819.12

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Cassandra L. Morris
First Name Middle Name Last Name

Case number (if known) 1:21-bk-10379

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Molly Slutsky Simons

Signature

Date 09/16/2021

Print: Molly Slutsky Simons
First Name Middle Name Last Name
Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



323 FIFTH STREET
EUREKA CA 95501

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(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

CASSANDRA MORRIS
7477 FITZROY CT
WEST CHESTER OH 45241

Analysis Date: September 10, 2021

Final

Property Address: 7477 FITZROY COURT CINCINNATI, OH 45241

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from Apr 2021 to Oct 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Nov 01, 2021:	Escrow Balance Calculation	
Principal & Interest Pmt:		876.86	876.86	Due Date:	Apr 01, 2020
Escrow Payment:		624.86	819.12	Escrow Balance:	(12,506.86)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	11,872.34
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00	Anticipated Escrow Balance:	(\$634.52)
Total Payment:		\$1,501.72	\$1,695.98		

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
Apr 2021	624.86		134.44	134.44	* Forced Place Insur	1,471.22	(10,488.33)
May 2021	624.86		134.44	134.44	* Forced Place Insur	1,961.64	(10,622.77)
Jun 2021	624.86		134.44	134.44	* Forced Place Insur	2,452.06	(10,757.21)
Jun 2021		776.29			* Escrow Only Payment	2,942.48	(10,891.65)
Jul 2021	624.86		134.44		* Forced Place Insur	2,942.48	(10,115.36)
Jul 2021				2,795.36	* County Tax	3,432.90	(10,115.36)
Jul 2021				4,091.57	* Homeowners Policy	3,432.90	(12,910.72)
Aug 2021	624.86		2,942.49		* County Tax	3,432.90	(17,002.29)
Aug 2021		4,495.43	134.44		* Forced Place Insur	1,115.27	(17,002.29)
Sep 2021	624.86		134.44		* Forced Place Insur	980.83	(12,506.86)
Sep 2021	624.86		134.44		* Forced Place Insur	1,471.25	(12,506.86)
Oct 2021	624.86		134.44		* Forced Place Insur	1,961.67	(12,506.86)
					Anticipated Transactions	1,961.67	(12,506.86)
Sep 2021		11,247.48					(1,259.38)
Oct 2021		624.86					(634.52)
	\$4,374.02	\$17,144.06	\$3,883.57	\$7,290.25			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period totaling 3,883.57. Under Federal law, your lowest monthly balance should not have exceeded 1,249.71 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

Analysis Date: September 10, 2021

Borrower: CASSANDRA MORRIS

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	(634.52)	3,276.46
Nov 2021	819.12			184.60	4,095.58
Dec 2021	819.12			1,003.72	4,914.70
Jan 2022	819.12			1,822.84	5,733.82
Feb 2022	819.12			2,641.96	6,552.94
Mar 2022	819.12	2,942.49	County Tax	518.59	4,429.57
Apr 2022	819.12			1,337.71	5,248.69
May 2022	819.12			2,156.83	6,067.81
Jun 2022	819.12			2,975.95	6,886.93
Jul 2022	819.12			3,795.07	7,706.05
Aug 2022	819.12	2,795.36	County Tax	1,818.83	5,729.81
Aug 2022		4,091.57	Homeowners Policy	(2,272.74)	1,638.24
Sep 2022	819.12			(1,453.62)	2,457.36
Oct 2022	819.12			(634.50)	3,276.48
	<hr/> \$9,829.44	<hr/> \$9,829.42			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,638.24. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,638.24 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (634.52). Your starting balance (escrow balance required) according to this analysis should be \$3,276.46. This means you have a shortage of 3,910.98. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 9,829.42. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	819.12
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$819.12

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION**

In Re:

Case No. 1:21-bk-10379

Cassandra L. Morris

Chapter 13

Debtor.

Judge Jeffery P. Hopkins

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on September 16, 2021 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on September 16, 2021 addressed to:

Cassandra L. Morris, Debtor
7477 Fitzroy Ct.
Cincinnati, OH 45241

Respectfully Submitted,

/s/ Molly Slutsky Simons

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Loveland, OH 45140
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Attorney for Creditor